

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Sarat C. Sankaran et al.

Title: INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME FINANCIAL PLANNING

Docket No.: 1285.013US1

Serial No.: 09/804,851

Filed: March 13, 2001

Due Date: December 18, 2006

Examiner: Thu-Thao Havan

Group Art Unit: 3624

**MS Appeal Brief - Patents**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

We are transmitting herewith the following attached items (as indicated with an "X"):

X Appeal Brief (27 pgs.), with authorization to charge fee to Deposit Account No. 19-0743. .

If not provided for in a separate paper filed herewith, Please consider this a PETITION FOR EXTENSION OF TIME for sufficient number of months to enter these papers and please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.

Customer Number 21186

By: 

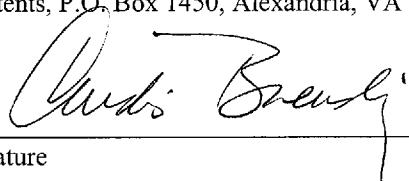
Atty: Thomas F. Brennan

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CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being filed using the USPTO's electronic filing system EFS-Web, and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 18th day of December, 2006 (Monday).

CANDIS BUENDING

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Name

  
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Signature

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.

(GENERAL)